

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Andre Christopher Bell  
 Debtor

Case No. 17-13230-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 67

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db +Andre Christopher Bell, 1101 Cathedral Lane, Norristown, PA 19403-5151  
 13913856 +American Recovery Services, Inc., 555 St. Charles Drive, Suite #100, Thousand Oaks, CA 91360-3983  
 13913876 +BYL Collection Services, PO BOX 1317, Malvern, PA 19355-0657  
 13913868 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 13913877 +Christina Care, PO BOX 568, Malvern, PA 19355-0568  
 13913880 +Citi Corp Credit Services, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 13913882 +Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 13913886 +Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 13913888 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 13913889 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 13913893 +Doctors for Emergency Service, PO Box 785422, Philadelphia, PA 19178-5422  
 13913894 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241  
 13913895 +Experian, PO BOX 2002, Allen, TX 75013-2002  
 13913899 +Harley Davidson Credit Corp, Dept. 15129, Palatine, IL 60055-0001  
 13913904 +Home Furnish, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828  
 13913903 +Home Furnish, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828  
 13913905 +Huntington Natl Bk, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996  
 13913908 +Montgomery County Emergency Service, 50 Beech Drive, Norristown, PA 19403-5421  
 13913910 +PNC BANK, PO BOX 856177, Louisville, KY 40285-6177  
 13913911 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 13913912 +PNC Bank Credit Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003  
 13913909 +Philadelphia Marriot Downtown, 1201 Market Street, Philadelphia, PA 19107-2897  
 13913917 +TD Retail Card Services, PO BOX 731, Mahwah, NJ 07430-0731  
 13913918 +Tdrcs/tourneau, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 13913919 +The Dump, PO BOX 70851, Charlotte, NC 28272-0851  
 13913920 +The Hertz Corporation, PO BOX 248867, Oklahoma City, OK 73124-8867  
 13913921 +The Hertz Corporation, PO BOX 121056, Dallas, TX 75312-1056  
 13913922 +The Hertz Corporation, 14501 Hertz Quail Springs Parkway, Oklahoma City, OK 73134-2606  
 13913923 +Tourneau, PO BOX 33802, Detroit, MI 48232-5802  
 13913924 +TransUnion, PO BOX 1000, Crum Lynne, PA 19022-1023  
 13913925 +Veizon Wireless, PO BOX 660108, Dallas, TX 75266-0108  
 13913929 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
     ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
     (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
     Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Aug 19 2017 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices,  
     P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: bankruptcy@phila.gov Aug 19 2017 01:42:41 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 19 2017 01:41:35  
     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
     Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 19 2017 01:42:18 U.S. Attorney Office,  
     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13913858 +EDI: PHINAMERI.COM Aug 19 2017 01:28:00 AmeriCredit/GM Financial, Po Box 181145,  
     Arlington, TX 76096-1145  
 13913857 +EDI: PHINAMERI.COM Aug 19 2017 01:28:00 AmeriCredit/GM Financial, Po Box 183853,  
     Arlington, TX 76096-3853  
 13913859 +EDI: AMEREXPR.COM Aug 19 2017 01:28:00 Amex, Correspondence, Po Box 981540,  
     El Paso, TX 79998-1540  
 13913862 +EDI: AMEREXPR.COM Aug 19 2017 01:28:00 Amex, Po Box 297871,  
     Fort Lauderdale, FL 33329-7871  
 13913871 EDI: BANKAMER.COM Aug 19 2017 01:28:00 BANK OF AMERICA (P), PO BOX 982238,  
     EL PASO, TX 79998  
 13913874 EDI: BMW.COM Aug 19 2017 01:28:00 Bmw Financial Services, 5515 Parkcenter Cir,  
     Dublin, OH 43017  
 13913872 EDI: BMW.COM Aug 19 2017 01:28:00 Bmw Financial Services, Attn: Bankruptcy Department,  
     Po Box 3608, Dublin, OH 43016  
 13913867 +EDI: BANKAMER.COM Aug 19 2017 01:28:00 Bank Of America, PO BOX 15220,  
     Wilmington, DE 19886-5220  
 13913865 +EDI: BANKAMER.COM Aug 19 2017 01:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
     Greensboro, NC 27420-6012  
 13913879 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 19 2017 01:43:06  
     Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
 13913878 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 19 2017 01:43:06  
     Citadel Federal Cred U, Attn: Collections/Bankruptcy, 520 Eagleview Blvd,  
     Exton, PA 19341-1119

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13913881 +EDI: CITICORP.COM Aug 19 2017 01:28:00 Citi Corp Credit Services, 701 E 60th St N, Sioux Falls, SD 57104-0432  
13913884 +EDI: CITICORP.COM Aug 19 2017 01:28:00 Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
13913887 +EDI: CITICORP.COM Aug 19 2017 01:28:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
13913890 +EDI: CONVERGENT.COM Aug 19 2017 01:28:00 Convergent Outsourcing, Inc., PO BOX 9004, Renton, WA 98057-9004  
13913892 EDI: DISCOVER.COM Aug 19 2017 01:28:00 Discover Financial Services, Po Box 30954, Salt Lake City, UT 84130  
13913891 +EDI: DISCOVER.COM Aug 19 2017 01:28:00 Discover Financial Services, Po Box 3025, New Albany, OH 43054-3025  
13913898 +E-mail/Text: jennifer.macedo@gatewayonelending.com Aug 19 2017 01:41:04 Gateway One Lending & Finance, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293  
13913896 +E-mail/Text: jennifer.macedo@gatewayonelending.com Aug 19 2017 01:41:04 Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293  
13913900 +E-mail/Text: bankruptcy.notices@hdfs.com Aug 19 2017 01:43:13 Harley Davidson Credit Corp, Attn. Rider Services, PO BOX 22048, Carson City, NV 89721-2048  
13913902 +E-mail/Text: bankruptcy.notices@hdfs.com Aug 19 2017 01:43:14 Harley Davidson Financial, Po Box 21829, Carson City, NV 89721-1829  
13913901 +E-mail/Text: bankruptcy.notices@hdfs.com Aug 19 2017 01:43:14 Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
13913906 +E-mail/Text: bankruptcy@huntington.com Aug 19 2017 01:41:56 Huntington Natl Bk, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060  
13913907 +EDI: IIC9.COM Aug 19 2017 01:28:00 IC System, Inc., PO BOX 64378, Saint Paul, MN 55164-0378  
13913913 +E-mail/Text: christina.jaurs@uhsinc.com Aug 19 2017 01:41:00 Rockford Center, 100 Rockford Drive, Newark, DE 19713-2121  
13913914 +EDI: NEXTEL.COM Aug 19 2017 01:28:00 SPRINT NEXTEL (P), CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949, OVERLAND PARK, KS 66207-0949  
13913915 +EDI: RMSC.COM Aug 19 2017 01:28:00 Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
13913916 +EDI: RMSC.COM Aug 19 2017 01:28:00 Synchrony Bank, Po Box 965024, Orlando, FL 32896-5024  
13913926 +EDI: VERIZONWIRE.COM Aug 19 2017 01:28:00 Verizon, PO BOX 25505, Lehigh Valley, PA 18002-5505  
13913928 +EDI: WFFC.COM Aug 19 2017 01:28:00 Wells Fargo Bank/Dillards, Po Box 14517, Des Moines, IA 50306-3517  
13913927 +EDI: WFFC.COM Aug 19 2017 01:28:00 Wells Fargo Bank/Dillards, Wells Fargo Bank, NA, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13913860\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
13913861\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
13913863\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
13913864\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
13913875\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017)  
13913873\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016)  
13913869\* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
13913870\* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
13913866\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
13913883\* +Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
13913885\* +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
13913897\* +Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808-2293  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A bkgroup@kmllawgroup.com  
STEPHEN MATTHEW DUNNE on behalf of Debtor Andre Christopher Bell bestcasestephen@gmail.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Gateway One Lending & Finance  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Andre Christopher Bell**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7521**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-13230-jkf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andre Christopher Bell

8/17/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**